

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TENNESSEE**

**In re: Ron P. Clayton**

**Case No.: 07-26745-JDL**

**Property Address: 4320 Judy Cove, Memphis, TN 38111**

**Chapter 13**

**Last Four Digits of Debtor's Account: 1730**

**W&A File No.: 700-50910**

**Court Claim No.: 6**

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 3002.1, **JPMorgan Chase Bank, N.A., successor to Chase Home Finance, LLC** ("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated **3/7/13** and filed as Docket No. **71**.

**Pre-Petition Default Payments** Applicable option is checked.

☒ Agrees that Debtors has paid in full the amount required to cure the default on Creditor's claim.

☐ Disagrees that Debtor has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

**Total Amount Due: \$0.00**

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.

**Post-Petition Default Payments** Applicable option is checked.

☒ Agrees that Debtor is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.

☐ Disagrees that Debtor is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

**Total Amount Due: \$0.00**

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this response to the Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

## UNITED STATES BANKRUPTCY COURT

The person completing this Notice must sign it. Sign and print your name and your title (if any), and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐

I am the Creditor  
any).

☐

I am the Creditor's authorized agent. (Attach copy of power of attorney, if

I declare under penalty of perjury that the information provided in this Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information and reasonable belief.

Wilson & Associates, PLLC  
5050 Poplar Ave., Ste. 115  
Memphis, TN 38157  
Phone: 901-578-9914

/s/ James Bergstrom

James Bergstrom

[jbergstrom@wilson-assoc.com](mailto:jbergstrom@wilson-assoc.com)

March 26, 2013

Date

Attorney for JPMorgan Chase Bank, N.A., successor to Chase Home Finance, LLC

**CERTIFICATE OF SERVICE**

On March 26, 2013, a copy of the foregoing was served via electronic mail, upon the parties listed below.

Bruce A. Ralston  
Attorney at Law  
2400 Poplar Avenue, Suite 200  
Memphis, TN 38112

Sylvia F. Brown  
Trustee  
200 Jefferson Avenue, Suite 1113  
Memphis, TN 38103

Joel W. Giddens  
James Bergstrom  
Theodore K. Cummins  
WILSON & ASSOCIATES, P.L.L.C.  
5050 Poplar, Suite 115  
Memphis, Tennessee 38157

/s/ James Bergstrom  
Joel W. Giddens (16700)  
James Bergstrom (20622)  
Theodore K. Cummins (24381)

**NAMES AND ADDRESSES OF INDIVIDUALS SERVED BY UNITED STATES MAIL:**

Ron P. Clayton  
Debtor  
4320 Judy Cove  
Memphis, TN 38111